

## Social Security Benefits

### How do I apply for benefits?

If you wish to apply for retirement benefits, you may do so online at the Social Security Administration's [Retirement & Medicare page](#). There, you can determine your eligibility for benefits, calculate your benefit amount, and fill out the benefit application online. If you do not want to apply through the internet, you may contact the Social Security Administration (SSA) at 1-800-772-1213 (TTY 1-800-325-0778). An agent can help you find your local office, send you the correct forms, and answer questions that you may have.

In order to be eligible for retirement benefits, you have to have enough "credits" (10 years of work) and have paid into Social Security during that time. Beginning in 2003, the age at which you can apply for retirement benefits began increasing gradually from 65 to 67 (it will reach 67 starting with individuals born in 1960), but you can apply early at age 62. If you apply early, the benefits you receive will be reduced. The amount you receive depends on how much you earned when you were working. You can also delay applying for Social Security retirement. SSA recommends that you speak with a representative to determine your benefits before you retire. To find more information about credits and benefits you may receive, contact the Social Security Administration at 1-800-772-1213.

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### I'm seriously injured or sick. Do I qualify for Social Security Disability?

In order to qualify for disability benefits, you must be unable to perform work of any kind and your disability must be expected to last for at least one year or result in death. You must also have earned enough "credits" – at least 5 years of work in the 10 year period prior to the onset date for your disability. In addition, you must be fully insured under Social Security, which means you must have worked for 40 quarters (10 years). The 5 years of work prior to becoming disabled counts in calculating the 40 quarters. The SSA receives numerous applications for disability benefits. Because of the large volume of applications, it can take a long period of time

to receive a decision.

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### **What can I do if my application for disability is denied?**

If your application is denied, you may appeal the decision. The first step of the appeal is to file the Request for Reconsideration, which is a complete review of your claim by someone in the local office that did not make the original decision in your claim. If you still disagree with the decision on the Request for Reconsideration, you will file an appeal which will go to the local Office of Hearings and Appeals, for a review by an Administrative Law Judge, and may take several months. If denied again and appealed, the third appeal will go to the Appeals Council and will take about two years to be decided. If you receive disability benefits, the benefits won't begin until the sixth full month after the date the Social Security Administration decides the disability began. In addition, you must wait two years before you qualify for Medicare coverage.

You can file an appeal or read more about Social Security's definition of a "disability" online at the Social Security Administration's [Internet Appeals page](#).

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### **How do I apply for Supplemental Security Income (SSI)?**

Supplemental Security Income is an income assistance program administered by the Social Security Administration for people who are elderly (65 or older), low-income, blind, or disabled (physical or mental problem expected to last at least one year or result in death), and have less than \$2,000 in assets. These income ceilings and asset amounts change periodically.

You can get more specific information about the program and its requirements through the Social Security [Supplemental Security Income information page](#) . To apply for benefits or to ask questions, contact the SSA at 1-800-772-1213 (TTY phone 1-800-325-0778). You can generally expect an answer on whether you are eligible for Supplemental Security Income (SSI) within two to six months.

For more information or for a list of programs and forms, go to Social Security's [Online Claims and Services](#) webpage.

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